Davidson County DEEDTRS
Recvd: 11/07/05 16:17 3 pgs
Fees:18.00 Taxes:245.71

20051107-0134922

This instrument prepared by:

Kleinsmith & Associates, P.C.
6035 Erin Park Drive
Colorado Springs, Co 80918

INST. NO. 20030206-0016482

Responsible Taxpayer and Property Owner:
Tax Parcel No. 58-11-0-060

Name: The Bank of New York as Trustee for the Certificateholders of Asset-Backed Certificates, Series 2003-1

Address: c/o 7105 Corporate Drive
Plano, TX 75024

Common Description: 3840 Lunn Drive
Nashville, TN 37218

Legal Description: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 143 ON THE PLAN OF ROYAL HILLS, SECTION 1, OF RECORD IN PLAN BOOK 4675, PAGE 73, REGISTER'S OFFICE FOR SAID COUNTY.
SAID LOT NO. 143 FRONTS 80.00 FEET ON THE EASTERLY MARGIN OF LUNN DRIVE AND EXTENDS BACK 176.75 FEET ON THE NORTHERLY LINE AND 210.64 FEET ON THE SOUTHERLY LINE TO A BROKEN LINE IN THE REAR, MEASURING 87.14 FEET THEREON.

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $66,409.18 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Philip M. Kleinsmith, Trustee

Sworn to and subscribed before me,
by Philip M. Kleinsmith, Trustee,
this 27th day of October, 2005

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

Notary Public
My Commission Expires: 10/21/07.

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **Everett Word and Addie M. Word** dated **01/27/2003** and recorded **02/06/2003** at Instrument No. **20030206-0016482**, Register's Office of Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a promissory note set forth therein, payable to the order of **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Full Spectrum Lending, Inc.** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Thursday, **October 27, 2005** at 10:00 a.m. pursuant to the advertisement published in the **Nashville Record** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front Steps of Old Ben West Library Building, 225 Polk Avenue, Nashville**, TN, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Full Spectrum Lending, Inc.** became the highest and best bidder(s) at and for the sum of **$66,409.18** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

WHEREAS, **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Full Spectrum Lending, Inc.** directed and instructed the undersigned to transfer, convey and assign the real estate described herein to the **The Bank of New York as Trustee for the Certificateholders of Asset-Backed Certificates, Series 2003-1,** and to deliver the deed of reconveyance to said Company;

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **The Bank of New York as Trustee for the Certificateholders of Asset-Backed Certificates, Series 2003-1,** Grantee, the following described real estate, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 143 ON THE PLAN OF ROYAL HILLS, SECTION 1, OF RECORD IN PLAN BOOK 4675, PAGE 73, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 143 FRONTS 80.00 FEET ON THE EASTERLY MARGIN OF LUNN DRIVE AND EXTENDS BACK 176.75 FEET ON THE NORTHERLY LINE AND 210.64 FEET ON THE SOUTHERLY LINE TO A BROKEN LINE IN THE REAR, MEASURING 87.14 FEET THEREON.

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the covenants and warranties contained in the Deed of Trust recorded at Instrument No. **20030206-0016482**, referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 27th day of October, 2005.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Angenette Linaman, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith, Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 27th day of October, 2005.

ANGENETTE LINAMAN NOTARY PUBLIC STATE OF COLORADO

Notary Public

My Commission Expires: 10/21/07.